

David Andrew D'Zmura  
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March 11, 2003

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This collection comprises five Transmission Forms, addressing each of my financial technology invention patent applications. I have not authorized, submitted or filed any other applications respecting my finance inventions. I have not authorized any of my patent applications for utilization as priority, except as serving as priority for my patent applications. I have not authorized any use of my specifications, drawings or claims except in my applications. I have not authorized any party to address, communicate, receive communication, store or house communications or my patent application materials, and I do not have agent or attorney.

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Sincerely,



David Andrew D'Zmura  
(pro-se independent inventor: sole applicant, sole inventor, sole owner)  
enc.

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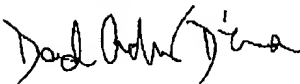
This certifies my USPS Express Mailing, made this day, March 11<sup>th</sup>, in the year 2003. This mailing is a re-communication of my facsimile to the USPTO (703) 308-7751 on 2/28/03.

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Sincerely,



David Andrew D'Zmura  
(pro-se independent inventor: sole applicant, sole inventor, sole owner)  
enc.

4/3/03  
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**Transmittal Form, Change of Address**

For my: Application No. 09/489,739 of January 21, 2000  
Sole Applicant/Sole Inventor: David Andrew D'Zmura (pro-se independent inventor)  
Patent Application Owner: David Andrew D'Zmura (sole proprietary shareholder)  
Agent/Attorney: None  
Permissions or Rights Granted to Outside Parties or to Public Usage: None Granted.

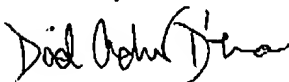
Dear Madam or Sir:

Please enter this change of my address, on my application referenced above. I have resided in Palm Desert CA since 7/2002, and my address for all correspondence hereon is:

David Andrew D'Zmura  
P. O. Box 2541  
Palm Desert, CA 92261  
Tel./Fax: (760) 674-3219.

Thank you for entering this Transmittal Form. I request a replacement filing receipt.

Sincerely,



— David Andrew D'Zmura  
(sole applicant, sole inventor, sole owner)